

Insurance: Health and Group LifeA. Health Insurance Coverage

Coverage begins for new employees at the beginning of their contract year as follows:

Twelve-Month Contract Personnel	- July 1*
Eleven-Month Contract Personnel	- August 1*
Ten-Month Contract Personnel	- September 1*
Nine-Month Contract Personnel	- September 1* or October 1*

**Coverage for employees entering the system during a contract year will commence on the first of the month following the date of employment. All eligible employees reappointed annually shall receive twelve-month continuous coverage. In emergency situations, with the approval of the Division Superintendent, individuals may begin coverage during the contract period.*

Each year employees shall receive a letter from the Superintendent with their contract advising them of procedures to be followed for securing health coverage. It shall be the responsibility of the employee to complete all necessary forms for health coverage.

Coverage Upon Resignation/Retirement

Health insurance premiums for employees are paid in advance. Employees working less than 50% of any month prior to the completion of their contract year shall be responsible for the employer portion of the health insurance premium. Premiums should be made payable to Stafford County Public Schools and sent to the health insurance representative for the school system no later than the first day of the month. Amounts deducted from an employee paycheck will not be refunded.

Employees not returning to the Stafford School Division upon completion of contract have the option of receiving accumulated earnings through the accrued payroll cycle and retaining insurance coverage through this period or receiving the contract balance of earnings on June 30, with insurance coverage ceasing at that time. Notification of the preferred option must be given to payroll, in writing, by June 15. Should an employee fail to notify the payroll department, the accrued payroll cycle will be in effect. Any employee who has an insurance deduction and fails to notify the payroll department, in writing, by June 15, will not be given a refund and will be responsible for the remaining subscriber portion of the premium.

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Full-time employees retiring after June 1, 1984 and on or before June 30, 1999, who have had ten full years of consecutive contracted, full-time work experience with the Stafford School Board may continue under the group health plan by paying the monthly premium one month in advance.

Effective July 1, 1999, individuals who have been employed under contract by the board on a full-time and continuous basis for not less than five (5) consecutive years immediately prior to retirement and who retire on or after July 1, 1999, may elect in writing to continue coverage under the board's group health plan. An individual retiring and electing to continue under the board's group health plan may do so only at the level in which they are currently enrolled immediately prior to retirement as an active employee (i.e. subscriber, subscriber/spouse, subscriber/dependent child, or subscriber/family). An individual retiring may also elect at the time of retirement or when changes in the retiree's family status occurs to drop family members from the group health plan, but may never elect to add retiree's family members to the group health plan. If an individual does not elect to continue under the board's group health plan at the time of the official retirement date they may not elect to do so at a later date. An individual electing to continue coverage shall be required to pay the monthly premium one-month in advance of its due date.

Effective July 1, 1999, the board shall pay a portion of a qualified retiree's health insurance premium above and beyond any credit to which the employee may be due from the Virginia Retirement System (VRS) plus any enhanced health insurance credit funded by Stafford County Public Schools to which the employee may be due. A qualified employee shall be defined as an employee who retired on or after July 1, 1999, after having obtained the age of fifty (50) years and having been employed under contract on a full-time and continuous basis for not less than ten (10) consecutive years immediately prior to retirement. The amount of the premium paid by the board shall be based upon the employee's years of service to the board and shall be paid in accordance with the schedule set forth below:

10-14 Years of Full-Time Contracted Experience	SCPS pays 15% of Health Insurance Premium Balance.
15-19 Years of Full-time Contracted Experience	SCPS pays 25% of Health Insurance Premium Balance beyond any credit due the employee for VRS and SCPS service.
20-24 Years of Full-time	SCPS pays 50% of Health Insurance

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Contracted Experience	Premium Balance beyond any credit due the employee for VRS and SCPS service.
25-29 Years of Full-time Contracted Experience	SCPS pays 75% of Health Insurance Premium Balance beyond any credit due the employee for VRS and SCPS service.
30+ Years of Full-time Contracted Experience	SCPS pays 100% of Health Insurance Premium Balance beyond any credit due the employee for VRS and SCPS service.

It shall be the responsibility of the employee to pay the full monthly health insurance premium in advance each month that the policy is to be kept in force. The employee shall be reimbursed semi-annually in December and June an amount equal to the board's share of the health insurance premium as set forth above, provided that the retiree has provided to the Human Resources Department written confirmation of service credit from VRS. In order to receive initial reimbursement in December the employee must provide confirmation of service credit not later than November 15; to receive initial reimbursement in June the employee must provide confirmation of service credit not later than May 15.

Part-time employees who are retiring prior to July 1, 1999, and are at least 55 years of age and have had 20 years of consecutive contracted (50% of full-time) work experience with the Stafford School Board may continue under the group health plan by paying the monthly premium one month in advance. On or after July 1, 1999, part-time employees who are retiring and are at least 50 years of age and have had ten (10) years of consecutive contracted (50% of full-time) work experience with the board may continue under the group health plan by paying the monthly premium one month in advance. The board shall not contribute toward the payment of health insurance premiums of retired part-time employees. An individual retiring and electing to continue under the board's group health plan may do so only at the level in which they are currently enrolled immediately prior to retirement as an active employee (i.e. subscriber, subscriber/spouse, subscriber/dependent child, or subscriber/family). An individual retiring may also elect at the time of retirement or when changes in the retiree's family status occurs to drop family members from the group health plan, but may

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never elect to add retiree's family members to the group health plan. If an individual does not elect to continue under the

board's group health plan at the time of the official retirement date they may not elect to do so at a later date.

Employees who become disabled and have met the contracted years of service requirement with Stafford School Board, regardless of age, may continue under the group health plan by paying the monthly premium one month in advance.

Under COBRA regulations employees who leave the system have the option of continuous health coverage up to 18 months by paying the monthly premium in advance. Spouses and family members of employees may be carried for a longer period by paying the monthly premium in advance.

Coverage During Leave Periods

Employees on authorized leaves of absence without pay or extended sick leave without pay may continue under the health insurance plan for a period not to exceed 12 months by paying the full monthly premium one month in advance for each month of coverage. If advance payments are not received by the first working day of each month the employee's health insurance will be terminated.

The health insurance premium for eligible employees on authorized workers' compensation shall be paid by the school board for a period not to exceed six months. Additional payments must be approved by the school board. Part-time contracted employees must continue to pay the matching part of the premium.

B. State Group Life Insurance Coverage

State group life insurance is available for eligible employees through the Virginia Retirement System. The benefits of the group life insurance include life insurance at no cost without a medical examination, double indemnity for accidental death, dismemberment payment for accidental loss of one or more limbs, or of eyesight, and life insurance at no cost to an employee after retirement. The life insurance becomes effective upon employment to eligible employees in an amount equal to the annual salary rounded to the next highest thousand and then doubled.

Coverage During Leave Periods

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Employees on authorized leaves of absence without pay or extended sick leave without pay may continue under the state group life insurance program for a period not to exceed 12 months

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by paying the full monthly premium one month in advance for each month of coverage. If advance payments are not received by the first working day of each month, the employee's group life insurance will be terminated.

Editor's Note

See also school board policy 5-33

Approved by Division Superintendent:	May 24, 1988
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